



**Kela<sup>®</sup>**

# **Moving to or from Finland**

**BRIEFLY AND IN PLAIN LANGUAGE | 2023**



# Contents

Kela benefits in international situations	3
When you move to Finland	8
When you move from Finland	16
Notification of move and applying for benefits	24
Kela at your service	27

# Kela benefits in international situations

Kela pays benefits in many different life situations. In this brochure, we tell you what the conditions are for Kela benefits when you move to Finland.

The brochure also tells you what happens to the Kela benefits when you move away from Finland.

Information about how to report the move to Kela and how to apply for benefits from Kela is provided at the end of the brochure.

The brochure describes the situation in 2023.



## More information on the internet and by phone

Visit Kela's website for more information about Kela benefits:

**[www.kela.fi/english](http://www.kela.fi/english)**

More information about international situations is available on Kela's website at

**[www.kela.fi/international-situations](http://www.kela.fi/international-situations)**



If you have questions, please call our customer service number

**020 634 0200**

## What benefits can you get from Kela?

Kela can pay benefits in many different life situations. You can get benefits if you cannot work for instance because you have small children, you are ill or you study. The benefits provided by Kela are defined in the Finnish legislation.

Benefits paid by Kela include for instance

- national pension, guarantee pension and other benefits for pensioners
- general housing allowance
- reimbursements for prescription medicines
- other benefits in case of illness
- basic unemployment allowance and labour market subsidy
- financial aid for students
- benefits for families with children

If you are entitled to reimbursements for medicine expenses and other benefits in case of illness, you will get a Kela card.

## Who can get Kela benefits?

You can usually get benefits from Kela if you are permanently resident in Finland or if you work in Finland and earn at least about 800 euros per month.

An exception to this is if you live in Finland but you work in another EU country. In that case, you can usually not get benefits from Kela.

## What is permanent residence?

You are permanently resident in Finland if your main home and residence are here and you spend at least half of your time here.

When you move to Finland, Kela determines if you move here permanently. Your overall situation is considered, and this is affected by, for instance, the following factors:

- You return to Finland to live.
- You have a work agreement for work in Finland.
- You are married or in another type of close family relationship with a person who lives in Finland permanently.

If you move to Finland temporarily, you do not usually have the right to Kela benefits. For example, asylum seekers do not have the right to Kela benefits.

When you move to another country your right to Kela benefits is usually decided on the basis of how long you plan to stay in another country.

If you move away from Finland permanently, you are usually no longer entitled to Kela benefits. A move is usually regarded as permanent if it should last over 6 months. However, in almost all European countries this time period can be longer.

## From which country or to which country are you moving?

The right to benefits is also affected by the country from which you move to Finland or to which country you move from Finland.

Kela benefits are affected by whether this country is a member country of the European Union (EU) or of the European Economic Area (EEA), Switzerland, the United Kingdom or a country that has concluded a social security agreement with Finland.

The EU countries are:

- Finland
- the Netherlands
- Belgium
- Bulgaria
- Spain
- Ireland
- Italy
- Austria
- Greece
- Croatia
- Cyprus
- Latvia
- Lithuania
- Luxembourg
- Malta
- Portugal
- Poland
- France
- Romania
- Sweden
- Germany
- Slovakia
- Slovenia
- Denmark
- Czech Republic
- Hungary
- Estonia

The United Kingdom withdrew from the EU in 2020.  
More on this topic:

[www.kela.fi/social-security-after-brexit](http://www.kela.fi/social-security-after-brexit)

The EEA countries are:

- the countries in the European Union
- Norway
- Iceland
- Liechtenstein.

Finland has made social security agreements with the following countries:

- Australia
- Chile
- South Korea
- India
- Israel
- Japan
- Canada (and Quebec)
- China
- the Nordic countries
- the United States.



# When you move to Finland

The conditions for the benefits are different depending on whether you move to Finland

- as a worker or a self-employed person
- as a posted worker
- as an accompanying family member
- as a student.

## As a worker or a self-employed person to Finland

You can get benefits from Kela if you work in Finland.

You are entitled to benefits from Kela in the months when you earn at least about 800 euros per month.

If you work in Finland for at least 6 months, you are entitled to certain Kela benefits for 3 months after the work has ended.

If you have a place of domicile in Finland, you are entitled to the medical care you need within the public health care system, usually at the local municipal health centre.

If you come to work in Finland and you do not have a place of domicile, you should ask Kela to determine whether you have the right to medical care in the public health care system.

### Employees from a country that has a social security agreement with Finland

Finland has made social security agreements with some countries. See page 7 for information on these countries.

If you come from one of these countries, you should check with Kela how the agreements affect your entitlement to Kela benefits.

### Posted workers

Posted workers are persons that a foreign employer has sent to work in Finland.

#### *You move to Finland from an EU or EEA country, Switzerland or the United Kingdom*

If you come to Finland as a posted worker from these countries, you have social security coverage in your country of origin. You get medical treatment in Finland in case of acute illness for the same cost as other persons who live in Finland with the European Health Insurance Card, which you get from the country you are sent from. You get an official certificate (A1) from your sending country that says your employer has sent you to Finland to work.

#### *You move to Finland from a country that has a social security agreement with Finland*

If you come as a posted worker from a country that has a social security agreement with Finland, you get the benefits referred to in the agreement from the country you have left. You can get other benefits than those referred to in the agreement from Finland, if you move here on a permanent basis or your wage is at least about 800 euros per month.

#### *You move to Finland from some other country*

If you come to Finland as a posted worker from some other country than the EU and EEA countries, Switzerland, the United Kingdom and countries that have a social security agreement with Finland, you are subject to the same conditions as other workers who move to Finland. You are entitled to benefits from Kela when you move to Finland permanently or when your wage is at least about 800 euros per month.

## Other persons than workers

### Family members

When you move to Finland as the family member of a worker or a student, you must usually live in Finland permanently to be entitled to Kela benefits.

If your family member moves to Finland from another EU or EEA country, Switzerland or the United Kingdom, you can get medical care, child benefit and child home care allowance. You can get these benefits even if you do not yourself live in Finland or if you live here only temporarily.

The social security agreements entered into with some countries can also affect the social security of family members.

Family members of posted workers cannot usually get Kela benefits.

### Students

If you move to Finland from some other country than an EU country only to study, the estimated duration of the studies must be at least 2 years in order for you to get the right to Kela benefits.

However, you are not entitled to all Kela benefits, such as housing allowance and maternity grant.

Students from the EU countries are usually not entitled to Kela benefits.

You can be entitled to Kela benefits, if you also work in Finland in addition to studying. Usually you cannot get financial aid for students from Finland, however.

If you move to Finland in order to study here, check your right to financial aid for students from Kela.





## When can you get Kela benefits?

Kela usually pays benefits from the date you move to Finland.

However, some benefits are paid only to those who have lived in Finland for a certain period before benefits can be given.

These benefits are, for example,

- basic unemployment allowance
- Kela's pensions
- disability allowance for persons who are over 16 years old

In granting some types of benefits, the insurance periods in another EU or EEA country, Switzerland or the United Kingdom are taken into account.



### **Example: To Finland to work**

Rachel from the United States works in Finland for a Finnish company.

Initially she intended to live in Finland for less than 6 months, which means that she is not entitled to Kela benefits on the basis of living here.

However, on the basis of her work Rachel is entitled to certain Kela benefits immediately after she starts working if the conditions are met.

Such benefits include reimbursements of medical expenses and sickness allowance.

Later Rachel's employment is made permanent.

A temporary stay in Finland turns into permanent residence.

After this, Rachel is also entitled to the benefits that are only paid to persons who are resident in Finland.

Such benefits include for instance housing allowance and maternity grant.





# When you move from Finland

When you move from Finland, inform Kela about the move if you receive benefits from Kela.

You should also notify Kela about changes in your situation happening outside Finland. They may concern, for example,

- starting or stopping studies
- starting or stopping work
- change in family relations, such as divorce or moving in together with your spouse.

## Temporary or permanent move?

Your right to Kela benefits is usually decided on the basis of how long you plan to stay in another country.

If you plan to be in another country for 6 months at maximum, you will usually have the right to pensions paid by Kela, child benefit, maternity grant and other benefits for families with children.

If you move away from Finland permanently, you are usually no longer entitled to Kela benefits. A move is regarded as permanent if it should last over 6 months.

In this case, your right to Kela benefits usually ends immediately when you move away from Finland.

The 6-month time limit is in some cases not strictly followed, if you move temporarily from Finland to an EU or EEA country, Switzerland or the United Kingdom.

For example students and posted workers can also be entitled to Kela benefits even if they stay in another country for over 6 months.

If you move to another country, find out if you can get benefits from your new country of residence.

## Part of the year in another country

If you regularly live outside Finland for more than half the year, you usually do not have the right to Kela benefits.

This time limit can be waived, if you live part of the year in an EU or EEA country, Switzerland or the United Kingdom.

## Working abroad

### Working in an EU or EEA country, Switzerland or the United Kingdom

If you start working in these countries, even a short employment period means that you are no longer entitled to Kela benefits.

However, you have the right to benefits in the country where you are working, regardless of the country where you live.

### **Cross-border workers**

A cross-border worker is a person who returns daily or at least once a week to his or her permanent country of residence.

If you work as a cross-border worker in another EU or EEA country, you are entitled to benefits in the country of employment regardless of which country you live in.

### **Posted workers**

Posted workers are persons that Finnish employers have sent to work in other countries.

#### ***Moving to another EU or EEA country, Switzerland or the United Kingdom***

If you are sent as a posted worker to these countries, you are usually entitled to Kela benefits.

Your employer must apply for a certificate A1 for you from the Finnish Centre for Pensions (Eläketurvakeskus). With the certificate, you can show in the other country that your employer pays social insurance contributions to Finland.

You can get more information about applying for a certificate from the Finnish Centre for Pensions:

**[www.etk.fi](http://www.etk.fi)**

### ***Moving to a social security agreement country***

If you are posted to a country that Finland has a social security agreement with, you are usually still entitled to benefits from Kela. In this case, a posting can even last for more than 6 months.

Your employer must apply for a certificate of posting for you. The certificate is available from the Finnish Centre for Pensions (Eläketurvakeskus).

Based on this, Kela determines if you can still get benefits.

### ***Moving to some other country***

If your employer sends you to work for less than 6 months in some other country than the EU and EEA countries, Switzerland, the United Kingdom and countries that have a social security agreement with Finland, you can still get Kela benefits.

If the posting will last longer than 6 months, you must together with your employer notify Kela of the work abroad. The notification must be filed at the latest when you return to Finland.

## Other persons than workers

### Family members

If you accompany your family member abroad and you plan to stay abroad for 6 months at maximum, you are usually entitled to Kela benefits.

If you move as a family member of, for instance, a posted worker, student, civil servant or person doing development aid work, you can get benefits from Kela even if you live abroad for over 6 months.

You must notify Kela of the stay abroad. Also notify Kela if you live and work in an EU country. This can affect your right to Kela benefits.

### Students and researchers

You are entitled to Kela benefits even if you study in another country for more than 6 months.

If you complete the whole degree abroad, you must apply for student financial aid for studies abroad.

If you are an exchange student abroad, you must file a notification of changes regarding student financial aid.

If you do not get study grant from Kela, you should notify Kela about the studies abroad.

If you work a lot alongside your studies, you are not necessarily entitled to Kela benefits. This is the case especially if you are staying in an EU country.

Remember to inform Kela about the work you do in another EU country.

Also find out about the social security rules of the country you will work in.

### Pension payments to other countries

A pensioner moving to another country permanently is paid a national and survivors' pension at most for one year after moving to another country.

If a person moves to an EU or EEA (European Economic Area) country, Switzerland, the United Kingdom or a social security agreement country, pension payments will usually be paid for a longer time.

Kela only pays disability pensions to the EU or EEA countries or Switzerland.

If you receive a disability pension and you plan to move abroad, contact Kela before your move.

Kela checks if you can still get the pension.

Guarantee pension is not paid if you move abroad on a permanent basis.

More information about how earnings-related pensions build up and their payment to other countries:

**[www.tyoelake.fi](http://www.tyoelake.fi)**

### **i** Example: To the United States to study

Ville, who studies at the University of Helsinki, goes to the United States as an exchange student for 9 months.

Because Ville is a student, he is entitled to Kela benefits.

Full-time students can get Kela benefits even while studying abroad for more than 6 months.

### **i** Example: To South Africa to work

Nelli moves to South Africa to work for 5 months. She is joined by her family.

Nelli and her family maintain their entitlement to Kela benefits, because their stay abroad will last less than 6 months.

This means that they will be eligible for those Kela benefits that are payable abroad.

Benefits not payable abroad include the general housing allowance and the child home care allowance.

If Nelli's family were to move to South Africa on a permanent basis, their right to Kela benefits would end effective of their date of moving from Finland.

## European Health Insurance Card

You can order a European Health Insurance Card from Kela. The card is free of charge.

With this card, you can get medical treatment in case of acute illness in any EU or EEA (European Economic Area) country, Switzerland and the United Kingdom for the same cost as local residents.

You can get a card online:

**[www.kela.fi/e-services](http://www.kela.fi/e-services)**

You can also get a card for your children online.

You can also get a card by telephoning

**020 634 2650.**



# Notification of move and applying for benefits

## Tell Kela about your move

Tell Kela if

- you have moved to Finland and you apply for a benefit from Kela
- you move to another country temporarily or permanently and you receive a benefit from Kela
- you return to Finland after having lived in another country and you have previously received benefits from Kela.

Also remember to report the move to the Digital and Population Data Services Agency.

When you move to Finland, you must also notify the authorities in the country you are moving from of your move.

## Apply for Kela benefits

Inform Kela about your move and apply for Kela benefits online:

[www.kela.fi/e-services](http://www.kela.fi/e-services)

See the application form for a list of the documents you need to send with the application.

The documents can also be sent online.

You can also apply by filling in an application form that you can get from any Kela office or from Kela's website:

[www.kela.fi/forms](http://www.kela.fi/forms)

Kela's address is

**Kela**  
**PL 10**  
**00056 KELA**

You can handle almost all your transactions with Kela by phone.

Kela provides services in Finnish, Swedish and English.

## Kela will send you a written decision

If you receive or apply for a benefit from Kela, Kela will send you a decision.

The amount of the benefit, the criteria for granting it, and the payment date are shown in the decision.

You will receive a decision even if you have not been granted a benefit.

If you are no longer entitled to Kela benefits, you can no longer use the European Health Insurance Card.



## Additional information

Kela's Centre for International Affairs provides information when you move to or from Finland.

[www.kela.fi/centre-for-international-affairs](http://www.kela.fi/centre-for-international-affairs)

Information on the use of healthcare services in Finland and abroad is available on the internet and by e-mail:

<https://www.eu-healthcare.fi/>  
[inter.helsinki@kela.fi](mailto:inter.helsinki@kela.fi)

Further information about Kela benefits in different languages:

[www.kela.fi/other-languages](http://www.kela.fi/other-languages)

## Report changes

If your situation changes, this may affect the benefits you get from Kela.

The change can for instance concern housing, income, work or family circumstances.

Remember to report such changes to Kela. You can report the changes online, by phone or by visiting any Kela office.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

## If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first before taking any other steps.



## In Kela's e-service you can

- apply for Kela benefits
- submit additional documents
- get information about the status of your application
- send messages
- report changes
- stop the payment of benefits.

# Kela at your service

## On the internet

Visit Kela's website for more information:  
[www.kela.fi/english](http://www.kela.fi/english)

You can use calculators to calculate the amounts of the benefits:  
[www.kela.fi/calculators](http://www.kela.fi/calculators)

Kela's e-service:  
[www.kela.fi/e-services](http://www.kela.fi/e-services)  
(in Finnish or Swedish)

## Log in to the e-services

You must log in to OmaKela and the online appointment booking system. You need online banking codes or a mobile certificate.

## Help with using the e-services

If you have difficulties using the e-services, you can get help:  
[www.kela.fi/digital-support](http://www.kela.fi/digital-support)

You can give another person permission to handle your benefit matters with Kela on your behalf:  
[www.kela.fi/on-behalf-of-someone](http://www.kela.fi/on-behalf-of-someone)

If you do not speak Finnish, Swedish or English, you can get interpreter assistance:  
[www.kela.fi/interpretation](http://www.kela.fi/interpretation)

## By phone

Monday to Friday from 9 am to 3 pm.

Families, students, unemployed and housing  
020 634 2550  
Health and pensions  
020 634 2650

### International situations

**020 634 0200**

Overpayment Recovery Centre  
020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator.

Read more at: [www.kela.fi/call-kela](http://www.kela.fi/call-kela)

## Book a telephone appointment

Book a telephone appointment by phone or online:  
[www.kela.fi/book-appointment](http://www.kela.fi/book-appointment)

## Visit a customer service point

Check the addresses and opening hours of Kela customer service points:

[www.kela.fi/service-point-locator](http://www.kela.fi/service-point-locator)

Services in the Sámi languages:  
[www.kela.fi/saame](http://www.kela.fi/saame)

# Information about Kela in English

**Kela's website in English:**

[www.kela.fi/english](http://www.kela.fi/english)

**Kela brochures in English:**

Pensions and retirement

Families with children

■ **Moving to or from Finland**

Students and conscripts

Health and rehabilitation

Social assistance

Unemployment

General housing allowance

The brochures are available at Kela offices.

Brochures in other languages:

**[www.kela.fi/other-languages](http://www.kela.fi/other-languages)**